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1/2/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTOR(S) : Keresman, III, et al.
TITLE : SECURE AND EFFICIENT PAYMENT
PROCESSING SYSTEM
APPLICATION NO. : 09/488,297
FILED : January 20, 2000
CONFIRMATION NO. : 4241
EXAMINER : Sandra S. Snapp
ART UNIT : 3624
LAST OFFICE ACTION : October 8, 2003
ATTORNEY DOCKET NO. : PRAZ 2 00001

AMENDMENT A

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

Dear Sir:

The Examiner's communication dated October 8, 2003 has been received and carefully considered. In conformance with the applicable statutory requirements, the present paper constitutes a complete reply thereto and/or a bona fide attempt to advance the application to final action. It includes the following sections as indicated, each beginning on a separate sheet:

- [X] Amendments to the Specification;
- [X] Amendments to the Claims;
- [X] Remarks; and,
- [X] 8 Replacement Drawing Sheet(s) with Amended Figure(s) 1-8
and/or Added Figure(s) _____.

The application being presently in condition for allowance, reexamination and/or reconsideration of the claims is hereby requested, and an early indication of allowability is earnestly solicited.